



Midland Credit Management, Inc.
8875 Aero Drive
Suite 200
San Diego, CA 92123

06-03-2015

016
P1T8 Henry Rosales
23 Bamboo Ln
Hicksville, NY 11801-4514



MCM Account Number	
	2603
Current Owner	
MIDLAND FUNDING LLC	
Original Creditor	
Credit One Bank, N.A.	
Current Balance	
	\$769.31
PAYMENT DUE DATE	
	07-18-2015

Call (800) 939-2353

NOTICE OF NEW OWNERSHIP AND PRE-LEGAL REVIEW

Dear Henry,

On 05-27-2015, your Credit One Bank, N.A. account was sold to MIDLAND FUNDING LLC, which is now the sole owner of this debt. Midland Credit Management, Inc. ("MCM"), a debt collection company, will be collecting on, and servicing your account, on behalf of MIDLAND FUNDING LLC.

Midland Credit Management, Inc. is considering forwarding this account to an attorney in your state for possible litigation. However, such forwarding will not occur until after the expiration of the validation period described on the back of this letter. Upon receipt of this notice, please call to discuss your options.

If we don't hear from you or receive payment by 07-18-2015, we may proceed with forwarding this account to an attorney.

What are some options you can do to stop this process from continuing?

In addition to the validation period described on the back of this letter, you can:

- 1) Mail in \$300.00, or
- 2) Call us to see how to qualify for discounts and payment plans.

LET US HELP YOU! If the account goes to an attorney, our flexible options may no longer be available to you. There still is an opportunity to make arrangements with us. **We encourage you to call us: (800) 939-2353.**

Sincerely,

Christi Weber, Division Manager
Midland Credit Management, Inc.
(800) 939-2353

This account may still be reported on your credit report as unpaid.

We will not report your debt to the credit bureaus if you set up a payment plan, make a payment by 09-03-2015 and make all payments as agreed.

ADDITIONAL REQUIRED INITIAL DISCLOSURES AND ACCOUNT INFORMATION:

Debt collectors are prohibited by 15 USC §1692 et seq. from engaging in abusive, deceptive and unfair collection efforts, including the use or threat of violence, the use of obscene or profane language, and repeated phone calls with the intent to annoy, abuse or harass. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- Supplemental Social Security income (SSI);
- Social Security;
- Public assistance (welfare);
- Spousal support, maintenance (alimony) or child support;
- Unemployment benefits;
- Disability benefits;
- Workers' compensation benefits;
- Public or private pensions;
- Veterans' benefits;
- Federal student loans, federal student grants, and federal work study funds;
- Ninety percent of your wages or salary earned in the last sixty days.

BENEFITS OF PAYING

➤ This may be your last chance to work with us before the account goes to an attorney.

➤ Get rid of this debt and get on with your life.

Once your account is paid.

➤ All collection calls and letters on this account will stop!

CALL US!

(800) 939-2353

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

Hours of Operation:
M - Th: 5:00am - 9:00pm PST
Fri: 5:00am - 5:00pm PST
Sat: 5:00am - 5:00pm PST
Sun: 5:00am - 9:00pm PST



Call:
(800) 939-2353



Pay Online at:
www.midlandcreditonline.com



Mail:
Payment Certificate

Please tear off and return lower portion with payment in the envelope provided

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

Calls to and/or from this company may be monitored or recorded.

The records associated with the Credit One Bank, N.A. account purchased by MIDLAND FUNDING LLC, reflect that you are obligated on this account, which is in default.

As the owner of this account, but subject to the rights described below, MIDLAND FUNDING LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within thirty (30) days after receiving this notice, you still have the remainder of the thirty (30) days to exercise the rights described above.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

RETAIN THE FOLLOWING ADDRESS INFORMATION FOR YOUR RECORDS:

Communications concerning disputed debts, including an instrument tendered as full satisfaction of a debt, are to be sent to: 8875 Aero Drive, Suite 200, San Diego, CA 92123; Attn: Consumer Support Services.

MAIL PAYMENTS TO: P.O. Box 60578, Los Angeles, CA 90060-0578

MAIL CORRESPONDENCE BUT NO PAYMENTS TO: 8875 Aero Drive, Suite 200, San Diego, CA 92123

MAIL CREDIT REPORTING CORRESPONDENCE TO: MCM CREDIT REPORTING DEPARTMENT, 8875 Aero Drive, Suite 200, San Diego, CA, 92123

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law:

IF YOU LIVE IN NEW YORK CITY, THIS APPLIES TO YOU:

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728

ADDITIONAL ACCOUNT INFORMATION:

Charge-Off Balance: \$769.31
Charge-Off Date: 04-19-2015
Date of Default: 10-17-2014
Interest Rate*: 19.90%
Seller Last Payment Date: No Payment on Record
MCM Last Payment Date: No Payment on Record
Historic Interest Rate used to calculate interest portion of the current balance due.

Principal Balance:	\$	769.31
Seller Post Charge-Off Interest:	\$	0.00
Seller Post Charge-Off Fees:	\$	0.00
MCM Interest Balance:	\$	0.00
MCM Fees:	\$	0.00
Current Balance:	\$	769.31